APR 0 8 2005

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s)

Steven BECHHOFER et al.

Serial No.

09/680,923

Filing Date

October 6, 2000

For

SYSTEM AND METHOD FOR MANAGING RISK AND

OPPORTUNITY

Group Art Unit:

3623

Examiner

Susanna M. Diaz

Mail Stop: RCE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT FILED WITH REQUEST FOR CONTINUING EXAMINATION (RCE)

In response to the Final Office Action mailed September 10, 2004, the Applicants filed a notice of Appeal on January 10, 2005. An Appeal Brief was initially due on March 10, 2005. Applicants, in lieu of filing an Appeal Brief, are filing a Request for Continuing Examination (RCE) application. Please enter the following amendments and consider the following remarks in connection with the RCE application: